

# Statistics in focus

## POPULATION AND SOCIAL CONDITIONS

THEME 3 – 3/2000

## POPULATION AND LIVING CONDITIONS

### Contents

Elderly households consume much less than younger counterparts .....2

One woman elderly households consume less than one man counterpart .....3

Owner-occupiers consume more than tenants .....5

Housing, food and transport heading the expenditure list ....6



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# Consumption of the elderly in the EU

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In the fifty years period 1960-2010, the 65-plus proportion in the European Union is projected to increase from eleven to eighteen per cent. EU-wide, elderly household's (reference person is aged 65 or over) consumption expenditure is about fifteen per cent less than for households with a younger reference person.

One adult elderly households consume about ten per cent less per adult equivalent than elderly households with *more than one adult* at the EU level. In 80 per cent of the one adult elderly households the adult is a female. Consumption expenditures of one woman elderly households are about ten per cent less compared to their one man counterparts.

In the EU, consumption expenditures of elderly households owning their accommodation are almost twenty five per cent higher than their tenant counterparts.

EU-wide, nearly one third of elderly household's consumption is taken up by housing; for the younger households, it is just a quarter of the budget. Consumption expenditures on food are in second place with almost a fifth of the budget. The figure is marginally higher than for the younger counterparts. Transport expenditures take nearly one tenth of the budget. For the younger households it is higher (almost fifteen per cent).

Household consumption expenditures consist of expenditures acquired by private households on goods and services and used for the direct satisfaction of needs and wants of the members of the household. It includes **non-monetary** expenditures such as services of owner-occupied dwellings (imputed rent) and (other) income in kind.

TABLE 1: Consumer expenditure of households by age of the reference person per adult equivalent, (PPS), 1994 <sup>1)</sup>

	Age of reference person			Total	Difference between (3) and (2) in per cent
	18-44 years (1)	45-64 years (2)	>=65 years (3)		
Portugal	9 900	9 200	6 100	8 400	-34
Greece	10 800	9 900	7 500	9 600	-24
Spain	10 500	10 000	8 400	9 700	-16
Finland	10 500	11 200	8 400	10 300	-25
Ireland	11 700	12 100	9 100	11 200	-25
United Kingdom	12 900	14 200	10 300	12 700	-28
Italy	13 500	13 200	10 700	12 800	-19
Sweden	11 600	13 300	10 800	12 000	-19
Denmark	12 600	14 300	11 000	12 800	-23
Netherlands	12 900	14 300	11 700	13 000	-19
Germany	12 800	14 700	12 300	13 300	-16
France	13 400	15 100	12 600	13 700	-16
Austria	13 900	14 800	12 800	14 000	-14
Belgium	13 900	14 400	13 800	14 000	-4
Luxembourg	23 400	24 000	21 300	23 300	-12
EU-15	12 700	13 700	11 100	12 600	-19
Norway	12 000	12 300	8 300	11 400	-32
Iceland	13 400	15 100	14 300	14 000	-5

<sup>1)</sup> The ordering of the countries in the table is based on the level of expenditures of the elderly households (grey column). This ordering is kept in all the tables of the report. Figures are rounded.  
Source: Eurostat-Household Budget Surveys

## Elderly households consume much less than younger counterparts

This report aims to provide an overview of consumption expenditure patterns of the elderly, particularly in relation with other age groups of the population. The data originate from the Household Budget Surveys (HBS, 1994) of all the EU-15 countries and Iceland and Norway for the year 1994. The report focuses on expenditures of households where the reference person is aged 65 or over (referred to as elderly households).<sup>1</sup> The term 'younger' households refers to households with reference person aged 18-64 years.

EU-wide, an elderly household's consumption expenditure is about eleven thousand PPS<sup>2</sup> per adult equivalent<sup>3</sup> (Table 1). This figure is about fifteen per cent lower than for the 'younger' households. Compared to households with a reference person aged 45-64 years, the difference is almost 20 per cent; the gap is particularly wide in Portugal (34 per cent) and the United Kingdom, Finland, Ireland, Greece and Denmark (around 25 per cent). In Belgium, the elderly households almost have the same level of expenditures as the 45-64 years counterparts.

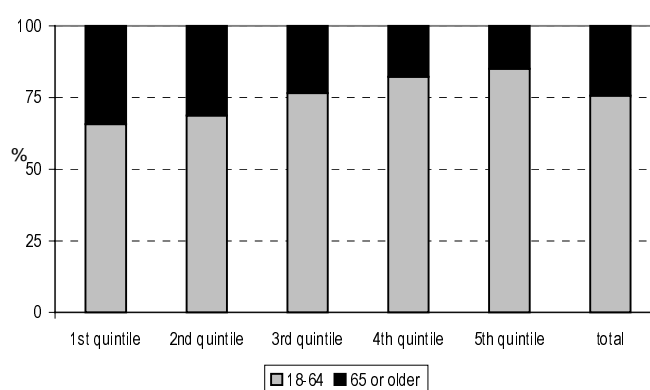
It is important to note that household consumption expenditures on goods and services are looked upon from the perspective of (material) welfare in this report, i.e. used for the direct satisfaction of needs and wants of the household. This means that non-monetary consumption of, for instance, own produced crops, a firm car, or a self-owned dwelling are included and have been given a monetary *imputed* value. As a result welfare conditions between different groups of people can be compared properly (for instance between owner-occupiers and tenants).

Household expenditures provide one way to illustrate the welfare situation of households and the HBS is best suited to this end. However, the HBS also contains data on household income, which could add to the

understanding of the welfare position of households. The use of the HBS for this purpose is limited, because absolute income levels of households from the HBS do not satisfy very well the requirement of being comparable between Member States.<sup>4</sup> The HBS indicates that EU-wide the average income of the elderly households is below that of the younger households and the income distribution is in favour of the younger households (Figure 1).

Figure 1 shows that, in the lowest income group (first quintile), the share of elderly households is largest and then it decreases with higher quintile; in the highest income quintile, the share of elderly households is the smallest. This picture applies to most of the countries individually. It generally reflects that pensions are lower than salaries. From the age of 65 only a very small percentage of elderly reference persons are at work (or more generally, economically active) in the EU as total. Exceptions are Portugal, Ireland and Greece with 14, 11 and 10 per cent.<sup>5</sup>

Figure 1 : Distribution of elderly (and younger) households per income quintile of all households, 1994<sup>1)</sup>



1) The figures relate to the EU-15 without Austria  
Source: Eurostat-Household Budget Surveys

1) See the methodological notes for more details.

2) Purchasing Power Parities (PPP) convert every national monetary unit into a common reference unit, the 'Purchasing Power Standard' (PPS), of which every unit can buy the same amount of goods and services across the countries in a specific year. A PPS can be thought of as the ECU in volume terms.

3) To take account of economies of scale, household expenditures are expressed per adult equivalent. This allows comparing household expenditures between households of different size. The first adult in the household gets weight 1, each adult thereafter (aged 14 and over) weight 0.5, and each child (aged under 14) weight 0.3.

4) Eurostat uses the European Community Household Panel as the source for income levels per household.

5) The official source for these data is the Community Labour Force Survey. For 1997, the percentages were equal to 16% (Portugal), 9% (Ireland) and 7% (Greece).

## One woman elderly households consume less than one man counterpart

In the Union, consumption expenditure of a one adult elderly household is ten and a half thousand PPS. The *more than one adult* elderly households consume almost twelve thousand PPS per adult equivalent, which is about ten per cent more than the one adult counterparts (Table 2). Germany and France stand out with a larger difference of more than two thousand PPS. Spain and Belgium are countries with a positive balance for one adult households. Among the younger households, the expenditure gap between one adult and

*more than one adult* households is very small for the EU as a whole. In Luxembourg, Italy and Greece, one adult households consume even more than *more than one adult* households (varying between four and two thousand PPS more). In general, however, the combined effect of economies of scale<sup>6</sup> and an additional income source of the other adult(s) in the household contributes to the higher consumption expenditures of more than one adult households.

**TABLE 2: Consumer expenditure of one adult and more than one adult households by age of the reference person, per adult equivalent, 1994 (PPS) <sup>1)</sup>**

	1 Adult			>1 Adults			Total
	18-64 years	>=65 years	Total	18-64 years	>=65 years	Total	
Portugal	10 700	5 400	7 300	9 400	6 400	8 600	8 400
Greece	11 800	6 800	9 700	10 000	7 900	9 500	9 600
Spain	11 200	8 700	9 600	10 800	7 900	10 100	9 700
Finland	9 700	7 800	9 100	11 400	9 400	11 100	10 300
Ireland	10 700	8 200	9 700	12 200	10 000	11 900	11 200
United Kingdom	12 200	9 700	11 300	13 900	11 000	13 400	12 700
Italy	16 200	10 600	13 400	13 600	11 200	13 000	12 800
Sweden	11 700	10 300	11 500	12 700	11 000	12 400	12 000
Denmark	11 900	10 900	11 600	14 100	11 300	13 700	12 800
Netherlands	12 700	11 100	12 200	13 700	12 300	13 500	13 000
Germany	13 200	11 400	12 500	13 900	13 600	13 900	13 300
France	13 800	11 500	12 900	14 300	13 700	14 200	13 700
Austria	15 400	12 100	14 000	14 900	13 500	14 600	14 000
Belgium	14 200	14 200	14 200	14 100	13 300	14 000	14 000
Luxembourg	26 400	20 900	24 800	22 700	21 700	22 500	23 300
EU-15	13 200	10 500	12 000	13 400	11 800	13 100	12 600
Norway	11 900	8 000	11 000	12 300	8 600	11 700	11 400
Iceland	14 400	12 900	14 200	13 800	15 500	13 900	14 000

1) Because a substantial number of households in Spain, Italy and Austria could not be classified by 1 adult or >1 adult household, the results should be taken with caution. As a consequence, average expenditures of 1 adult or > 1 adult households could be distorted for these three countries. The EU-15 figure is slightly influenced. Figures are rounded.

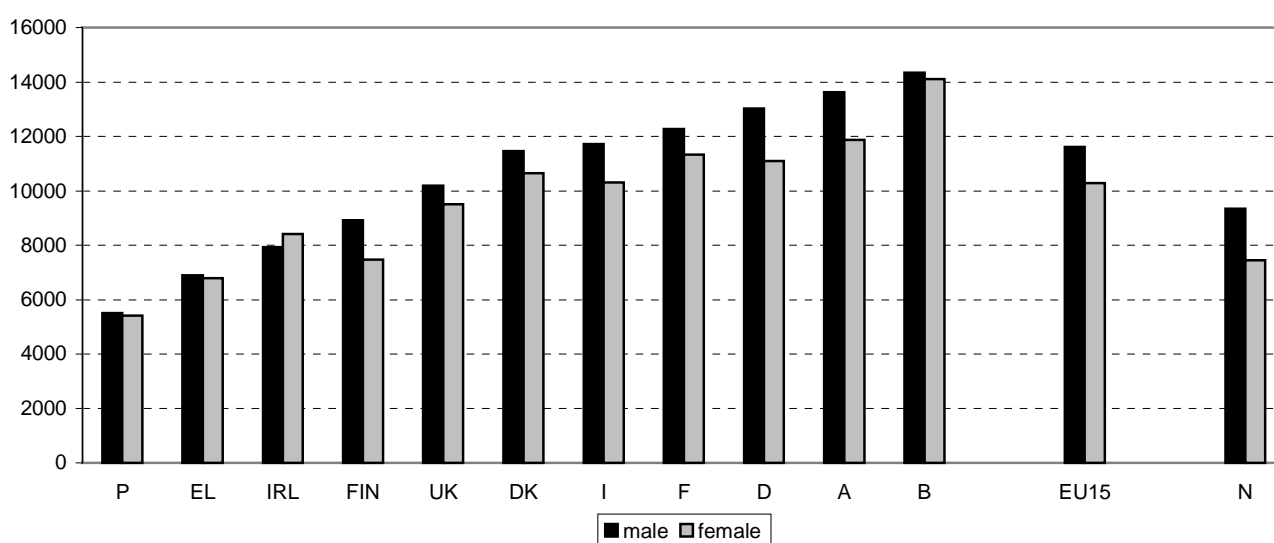
Source: Eurostat-Household Budget Surveys

6) As mentioned in footnote 3, the second and following adults get weight 0.5 in the adult equivalence scale.

EU-wide, in about 80 per cent of the one adult elderly households the adult is a female, whereas less than 10 per cent of the *more than one adult* elderly households has a female (reference) person. These percentages hold true for most of the Member States. Figure 2 shows the expenditures of one adult elderly households by sex. The households with a male adult consume more than those with a female in the EU (11 600 against 10 300 PPS). The figure for Germany shows the highest difference in Europe, with consumption

expenditures equal to 13 000 PPS for the one man adult households and 11 100 PPS for one woman adult households. Portugal, Greece and Belgium show minimal discrepancies. Since reliable estimates for Luxembourg, the Netherlands, Spain and Sweden are not available (too small samples), they are left out of the figure. However, in the EU-15 figure, the data for the four countries are included without much loss of accuracy.

**Figure 2: Consumer expenditure of one adult elderly households by sex of the reference person, per adult equivalent, 1994 (PPS)**



Source: Eurostat-Household Budget surveys

## Owner-occupiers consume more than tenants

In the EU-15, consumption expenditures of elderly households owning their accommodation are almost 30 per cent higher than for their tenant's counterparts (Table 3). A higher imputed rent than rent actually paid is part of the explanation: owned accommodations are likely to score more favourably in terms of location and/or size of the dwelling than rented accommodations<sup>7</sup>. Higher expenditures for elderly owner-occupiers hold true for every Member State, though with varying importance. With more than four thousand PPS difference, Luxembourg and the Netherlands are particularly eye-catching. It should be noted, however, that in the Netherlands, the percentage of elderly households owning their accommodation is far below the European average of about 60 per cent<sup>8</sup>. For Luxembourg with a very high percentage of elderly owner-occupiers (about 80 per cent), it is the other way around (Figure 3).

Figure 3: Elderly household owning their accommodation, 1994 (%)

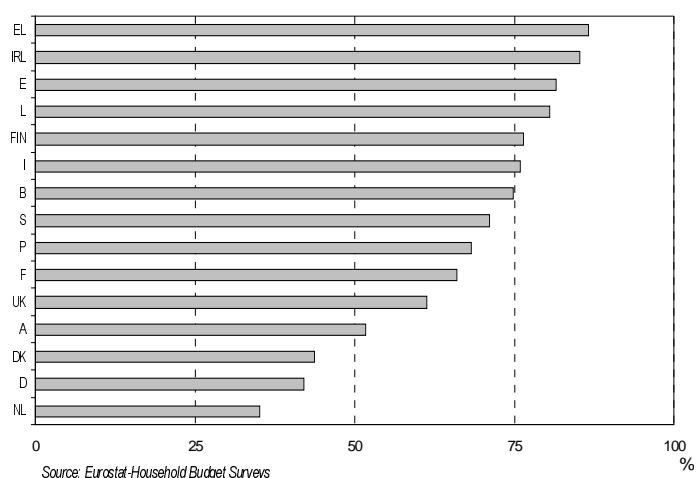


TABLE 3: Consumer expenditure of owner/tenant households by age of the reference person per adult equivalent

1994 (PPS) <sup>1)</sup>							
	Owner			Tenants			Total
	18-64 years	>=65 years	Total	18-64 years	>=65 years	Total	
Portugal	10 200	6 400	8 900	8 200	5 300	7 300	8 400
Greece	10 400	7 700	9 500	10 200	6 600	9 700	9 600
Spain	10 500	8 600	10 000	9 300	7 300	8 800	9 700
Finland	11 800	9 000	11 100	9 100	6 100	8 700	10 300
Ireland	12 700	9 600	11 900	8 800	5 800	8 300	11 200
United Kingdom	14 500	11 600	13 800	11 000	8 200	10 200	12 700
Italy	13 800	11 200	13 200	12 300	9 200	11 700	12 800
Sweden	13 000	11 100	12 600	11 300	9 900	11 200	12 000
Denmark	14 700	12 200	14 200	11 700	10 100	11 300	12 800
Netherlands	15 200	14 700	15 100	11 600	10 000	11 200	13 000
Germany	15 700	14 600	15 400	12 300	10 700	11 900	13 300
France	15 300	13 700	14 800	12 900	10 400	12 400	13 700
Austria	14 700	14 400	14 600	14 000	11 100	13 300	14 000
Belgium	14 100	13 900	14 100	14 100	13 500	14 000	14 000
Luxembourg	25 200	22 600	24 700	20 700	15 700	20 200	23 300
EU-15	14 200	12 400	13 800	11 700	9 500	11 200	12 600

1) Data for Norway and Iceland are not available for publication. Figures are rounded.

Source: Eurostat-Household Budget Surveys

7) For households owning their accommodation a rent is imputed. In theory, the imputed rent is equal to the rent that would have been paid if the accommodations were rented.

8) This is the EU-15 average presented in Statistics in focus, 14/1999, taken from the European Community Household Panel (ECHP), 1995. From the HBS an EU-15 average is not available. The per country percentages of elderly households owning their accommodation computed from the HBS and the ECHP are almost of the same magnitude. Differences in coverage and survey year may explain differences between the two sources. In Statistics in focus, 14/1999, elderly households with children or other relatives are not taken into account.

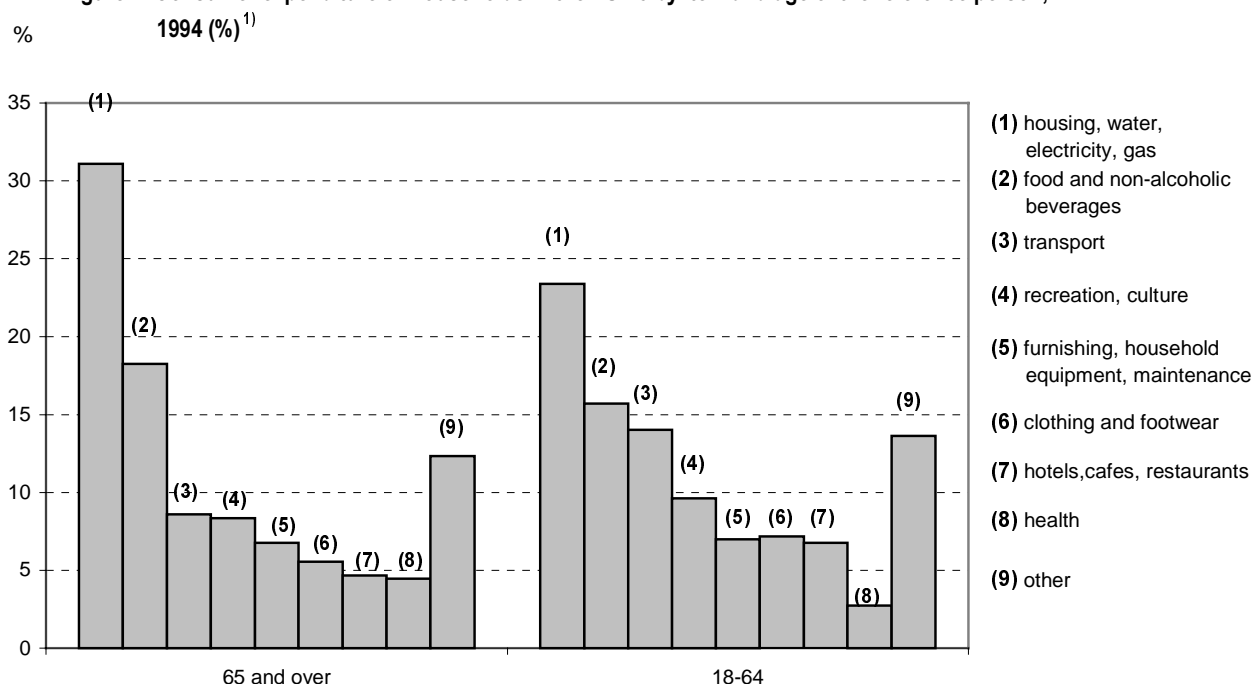
## Housing, food and transport heading the expenditure list

In the EU-15, nearly one third of consumption expenditures of elderly households is taken up by housing (including imputed rent) compared to only almost a quarter for the younger households (Figure 4). There are significant differences between the Member States. The elderly households in Portugal use only somewhat less than 25 per cent of their budget on housing, whereas the percentage in Denmark is almost 40. The majority of elderly households rent their accommodation in Denmark (Figure 3).

Expenditures on food are in second place with almost a fifth of the budget EU-wide. The figure is just marginally higher than for their younger counterparts. Elderly households in Belgium, Denmark, Germany, Luxembourg and the Netherlands consume relatively less of their budget on food (around 14 per cent).

Transport expenditures take nearly one tenth of the budget of the elderly households. For the younger households it is higher (almost 15 per cent). Between the Member States, proportions of transport expenditures hardly differ.

Figure 4: Consumer expenditure of Households in the EU-15 by item and age of the reference person,



1) The percentage indicated by the bars add up to 100 per cent for each of the two groups.

Source: Eurostat-Household Budget Surveys

## ➤ ESSENTIAL INFORMATION – METHODOLOGICAL NOTES

This issue of Statistics in Focus draws data from the **Household Budget Surveys** conducted in all the Member States of the European Union and Iceland and Norway. The results presented are obtained from Eurostat's micro-data base. In order to obtain comparability Eurostat harmonizes these data in a process of converting national data into a predefined Community format. EU-15 figures, were computed using the household population size of each country as a weight.

The survey years do not always coincide with the reference year, 1994, fixed by Eurostat (see table below). When this is the case, the data are deflated using the general consumer price index of the country concerned.

The size of the samples varies substantially according to various factors, including budget constraints and the desired accuracy of the estimate.

**Survey years and sample sizes**

	Collection year	Size of sample	Total household population in 1000s <sup>1</sup>
Belgium	1995 - 1996	2.724	4.044
Denmark	1993 - 1995	2.936	2.274
Germany	1993	40.009	36.309
Greece	1993 - 1994	6.756	3.709
Spain	1994	2.876	12.007
France	1994 - 1995	9.634	22.807
Ireland	1994	7.877	1.127
Italy	1994	33.928	20.411
Luxembourg	1993	3.012	152
Netherlands	1994	2.050	6.421
Austria	1993 - 1994	6.604	3.013
Portugal	1994 - 1995	10.554	3.243
Finland	1994 - 1995	4.493	2.037
Sweden	1992	3.806	3.830
United Kingdom	1994	6.928	24.250
EU-15		144.187	145.634
Iceland	1995	1.375	87
Norway	1992-1994	4.033	1.751

<sup>1</sup> Source: Labour Force Survey 1994. Census 1990/91 for Austria, Finland, Sweden and Norway

### **Reference person, adult equivalent and Purchasing Power Standards**

The reference person is the person who contributes most to the total income of the household.

To take account of economies of scale, an equivalence scale is applied to adjust consumption expenditure for the varying size and composition of households. A coefficient of 1 is attributed to the first adult, 0.5 to other persons over 13 years of age and 0.3 to children aged 13 years or under (OECD modified scale).

Purchasing Power Parities (PPP) convert every national monetary unit into a common reference unit, the "Purchasing Power Standard" (PPS), of which every unit can buy the same amount of foods and services across the countries in a specific year.

### **Concept of expenditure**

The categories of consumption used here correspond to the COICOP-'HBS' (Classification of Individual Consumption by Purpose – Household Budget Survey).

In addition to households' traditional expenditure (purchases in shops, payment of invoices, ec.) "consumption" in Household Budget Survey includes the own production of households and benefits in kind received. Notional rents are also imputed to owner-occupiers and households accommodated free of charge. Eurostat has done this imputation for Ireland, France and United Kingdom only using Eurostat information. This definition of expenditure is close to that of the National Accounts but any comparisons with final household consumption data from National Accounts should take into account that:

Household Budget Surveys cover only national 'private households' excluding institutional households (hospital, etc.) and foreign tourist consumption. About four per cent of the elderly EU-15 population, ranging from nine per cent in Ireland to two per cent in Spain, Portugal and Sweden lived in institutional households in 1994 (Source: Eurostat-Demographic Statistics).

Household Budget Surveys collect individual data from a representative sample through individual questionnaires. National Accounts may use other statistical sources (retail sales for instance) to build the final consumption aggregates.

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